

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

FILED IN CLERK'S OFFICE  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT  
OF GEORGIA

2015 MAY 22 PM 2:05

MARIGINA THOMAS  
CLERK  
BY *Marigina Thomas*  
DEPUTY CLERK

IN RE:

EMROL G. EDWARDS

) CASE NO. 12-59587

FELICIA EDWARDS

) JUDGE: PAUL BONAPFEL

Debtor(s)

) CHAPTER: 13

MOTION TO INCUR POST-PETITION INDEBTEDNESS

Comes now EMROL G EDWARDS and FELICIA EDWARDS, Debtor(s), and move the Court for authority to incur indebtedness, and in support thereof states unto the Court as follows:

1. Your Debtor(s) filed a Chapter 13 bankruptcy proceeding in this Court on 04-12-2012, and the Chapter 13 plan was last confirmed in 10-11-2012.
2. As of the present time, the Debtors are performing under their last confirmed Chapter 13 plan.
3. That your Debtor(s) desire to incur new indebtedness, the terms of which are as follows:

The Debtor(s) wish to purchase known as: 2075 TURTLE DOVE WAY LAWRENCEVILLE GA 30043, by executing a Loan with: SILVERTON MORTGAGE SPECIALIST INC. NMLS 109600. Under the terms of the proposed Loan, the Debtors would finance approximately \$180,000 with an interest rate of approximately 4.0% for 360 months and monthly payments of approximately \$1254 monthly payment amount.

4. The maximum amount to be financed is approximately \$180,000. Pursuant to the terms of the proposed Loan, there will be no proceeds available to be used to pay the Trustee the remaining balance of the base gross of the Debtor's confirmed plan. The debtors will receive no funds directly from this Loan. The Debtor's last confirmed plan provides that the allowed general unsecured creditors will be paid less than 100% of their allowed claims.
5. That your Debtor(s) believe that incurring the new indebtedness is necessary and proper, that your Debtor(s) are able to repay said indebtedness upon the terms set forth hereinabove, and the purpose for incurring the new indebtedness is as follows:

The Debtor(s) wish to finance this property through the execution of a Loan. The Debtor do not feel this will be a burden to their finances and are requesting your permission to execute this loan.

WHEREFORE, your Debtor(s) respectfully request the Court authorize your Debtors to incur the indebtedness described herein above for the purposes previously stated.

DATE: 5/22/15

SIGNATURE:

*Felicia Edwards 5/22/15*

*Felicia Edwards*

PRINT

EMROL EDWARDS

FELICIA EDWARDS

ADDRESS:

4281 VINEYARD TRAIL

SNELLVILLE GA 30039

Phone:

678.386.3770

*Emrol Edwards*  
*Emrol Edwards*  
*5/22/15*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
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IN RE: ) Case No.: 12-59587  
 )  
EMROD G. EDWARDS ) Judge: PAUL BONAPPEL  
 )  
FELICIA Y EDWARDS ) Chapter: 13  
 )  
Debtor(s)

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that on the 22 day of MAY 2015 I served a copy of MOTION TO INCUR POST-PETITION, which was filed in this INDEBTEDNESS bankruptcy matter on the 22 day of MAY, 2015

Mode of service (circle one): MAIL ☐ HAND DELIVER ☒

Name and Address of each party served:  
Mary Ida Townsend  
Chapter 13 Trustee  
Suite 200

191 Peachtree Street, NE  
Atlanta, GA. 30303-1740

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/22/15 Signature: [Signature]

5/22/15 Felicia Edwards

Felicia Edwards

Printed Name:

EMROD EDWARDS  
FELICIA EDWARDS

Address:

4281 VINEYARD TR  
SNELLVILLE GA. 30039

Phone:

678-386-3770